

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Mauro, Savo, Camerino, Grant & Schalk
Attorneys for Debtors
77 No. Bridge St.
Somerville NJ 08876
908 526 0707

In Re:

Keith O. Wilkins and Alexandra J. Wilkins

Case No.: 15-22520Judge: MBKChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☒ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for Sept 27, 2016, at 9:00 am.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☒ Payments have been made in the amount of \$ 800.00, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):

Debtors are current through August 2016.

The order approving the loan modification was entered on August 25, 2016


Claim 5-1 is the claim of the first mortgage holder which is being modified.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4. I certify under penalty of perjury that the above is true.

Date:

9/21/2016


Debtor's Signature

Date:

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Account Ledger



Case Number: 1522520
Case Status: Confirmed

Debtor1 Name: Keith O. Wilkins
Debtor2 Name: Alexandra J Wilkins

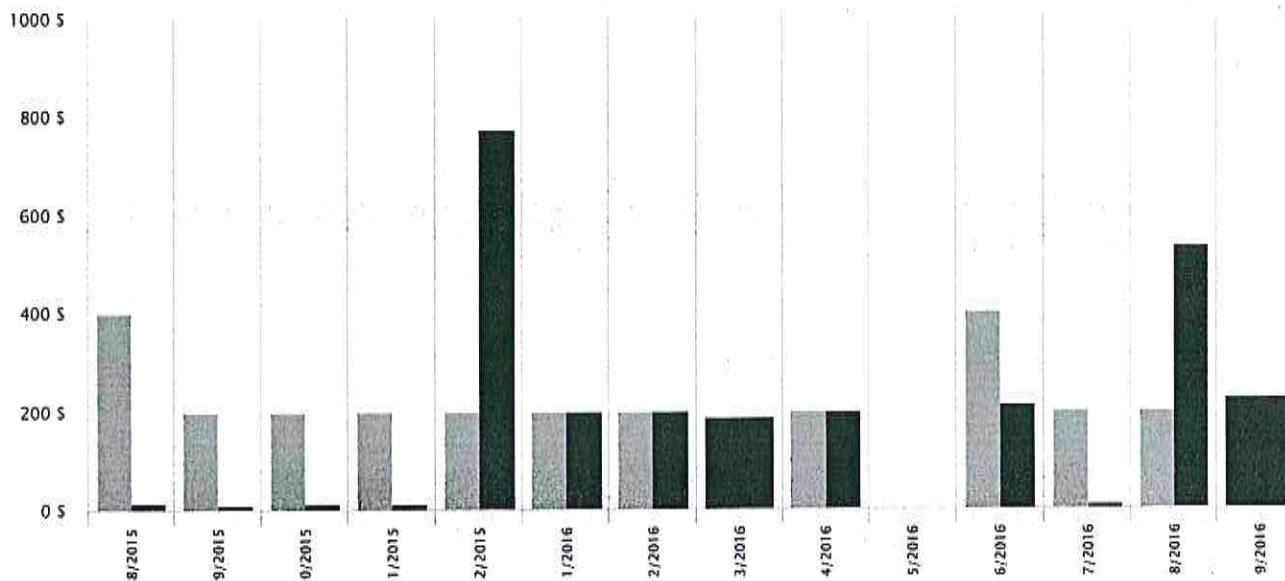
Trustee Name: Albert Russo
Trustee City: Robbinsville, NJ

Filter By All Claims All Payees All Transactions All Time

Receipts & Disbursements

RECEIPTS

DISBURSEMENTS



DATE PAID	CLAIM NUMBER	CHECK NUMBER	NAME OF PARTY	DESCRIPTION	AMOUNT
09/01/2016	12	2321668	CERASTES LLC	Principal (System Check)	-\$40.12
09/01/2016	2	2322509	Quantum3 Group LLC as agent for	Principal (System Check)	-\$15.17
09/01/2016	4	2321808	Department Stores National Bank	Principal (System Check)	-\$25.28
09/01/2016	11	2320600	PORTFOLIO RECOVERY ASSOCIATES	Principal (System Check)	-\$34.11
09/01/2016	6	2321197	CAPITAL ONE BANK (USA), N.A.	Principal (System Check)	-\$44.82
09/01/2016	7	2321197	CAPITAL ONE BANK (USA), N.A.	Principal (System Check)	-\$28.68
09/01/2016	8	2321197	CAPITAL ONE BANK (USA), N.A.	Principal (System Check)	-\$17.19
09/01/2016	9	2322247	MIDLAND CREDIT AS AGENT FOR	Principal (System Check)	-\$17.99
08/01/2016	7	2318864	CAPITAL ONE BANK (USA), N.A.	Principal (System Check)	-\$41.05
08/01/2016	12	2319290	CERASTES LLC	Principal (System Check)	-\$57.41
08/01/2016	6	2318864	CAPITAL ONE BANK (USA), N.A.	Principal (System Check)	-\$64.14
08/01/2016		N/A		ePay Receipt (32077410)	\$200.00
08/01/2016			ALBERT RUSSO	TRUSTEE FEE - PLAN RECEIPT	-\$9.80
08/01/2016	0	2319871	JOHN F. BRACAGLIA, JR., ESQ.	Attorney Fee (System Check)	-\$294.80
08/01/2016	10	2320039	Quantum3 Group LLC as agent for	Principal (System Check)	-\$16.26
08/01/2016	11	2318322	PORTFOLIO RECOVERY ASSOCIATES	Principal (System Check)	-\$48.81
07/01/2016			ALBERT RUSSO	TRUSTEE FEE - PLAN RECEIPT	-\$9.80
07/01/2016		N/A		ePay Receipt (31294810)	\$200.00
06/27/2016		N/A		ePay Receipt (31140340)	\$200.00
06/27/2016			ALBERT RUSSO	TRUSTEE FEE - PLAN RECEIPT	-\$11.60
06/16/2016			ALBERT RUSSO	TRUSTEE FEE - PLAN RECEIPT	-\$11.60
06/16/2016		N/A		ePay Receipt (30890210)	\$200.00
06/01/2016	0	2314439	JOHN F. BRACAGLIA, JR., ESQ.	Attorney Fee (System Check)	-\$188.40
04/12/2016			ALBERT RUSSO	TRUSTEE FEE - PLAN RECEIPT	-\$11.60
04/12/2016		N/A		ePay Receipt (29292690)	\$200.00
04/01/2016	0	2309281	JOHN F. BRACAGLIA, JR., ESQ.	Attorney Fee (System Check)	-\$188.40
03/01/2016	0	2306501	JOHN F. BRACAGLIA, JR., ESQ.	Attorney Fee (System Check)	-\$188.40

AUG

JUL

MAY

APR

AUG, SEP